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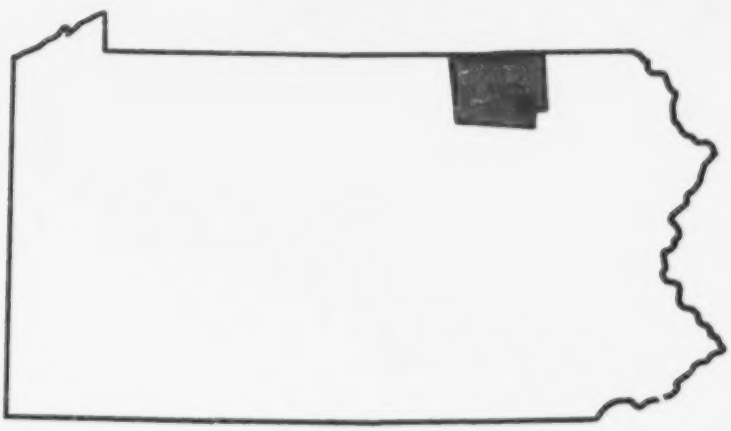
FLOOD INSURANCE STUDY

TOWNSHIP OF TERRY, PENNSYLVANIA
BRADFORD COUNTY



JUNE 18, 1990

Federal Emergency Management Agency

COMMUNITY NUMBER - 421111

NOTICE TO
FLOOD INSURANCE STUDY USERS

Communities participating in the National Flood Insurance Program (NFIP) have established repositories of flood hazard data for floodplain management and flood insurance purposes. This Flood Insurance Study (FIS) may not contain all data available within the repository. It is advisable to contact the community repository for any additional data.

Part or all of this FIS may be revised and republished at any time. In addition, part of this FIS may be revised by the Letter of Map Revision (LOMR) process, which does not involve republication or redistribution of the FIS. It is, therefore, the responsibility of the user to consult with community officials and to check the community repository to obtain the most current FIS components.

Initial Flood Insurance Study Effective Date: June 18, 1990

Flood Insurance Study Revised:

TABLE OF CONTENTS

		Page
1.0	INTRODUCTION	1
	1.1 Purpose of Study	1
	1.2 Authority and Acknowledgments	1
	1.3 Coordination	1
2.0	AREA STUDIED	2
	2.1 Scope of Study	2
	2.2 Community Description	2
	2.3 Principal Flood Problems	2
	2.4 Flood Protection Measures	4
3.0	ENGINEERING METHODS	4
	3.1 Hydrologic Analyses	4
	3.2 Hydraulic Analyses	5
4.0	FLOODPLAIN MANAGEMENT APPLICATIONS	7
	4.1 Floodplain Boundaries	7
	4.2 Floodways	7
5.0	INSURANCE APPLICATIONS	8
6.0	FLOOD INSURANCE RATE MAP	10
7.0	OTHER STUDIES	10
8.0	LOCATION OF DATA	10
9.0	BIBLIOGRAPHY AND REFERENCES	10

TABLE OF CONTENTS - continued

Page

FIGURES

Figure 1 - Vicinity Map 3

Figure 2 - Floodway Schematic 8

TABLES

Table 1 - Summary of Discharges 5

Table 2 - Regulatory Data 6

EXHIBITS

Exhibit 1 - Flood Profiles
Susquehanna River Panel 01P-03P

Exhibit 2 - Flood Insurance Rate Map Index and Street Index
Flood Insurance Rate Map

Exhibit 3 - Elevation Reference Marks

FLOOD INSURANCE STUDY
TOWNSHIP OF TERRY, BRADFORD COUNTY, PENNSYLVANIA

1.0 INTRODUCTION

1.1 Purpose of Study

This Flood Insurance Study investigates the existence and severity of flood hazards in the Township of Terry, Bradford County, Pennsylvania, and aids in the administration of the National Flood Insurance Act of 1968 and the Flood Disaster Protection Act of 1973. This study has developed flood risk data for various areas of the community that will be used to establish actuarial flood insurance rates and assist the community in its efforts to promote sound floodplain management. Minimum floodplain management requirements for participation in the National Flood Insurance Program (NFIP) are set forth in the Code of Federal Regulations at 44 CFR, 60.3.

In some states or communities, floodplain management criteria or regulations may exist that are more restrictive or comprehensive than the minimum Federal requirements. In such cases, the more restrictive criteria take precedence and the state (or other jurisdictional agency) will be able to explain them.

1.2 Authority and Acknowledgments

The sources of authority for this Flood Insurance Study are the National Flood Insurance Act of 1968 and the Flood Disaster Protection Act of 1973.

The hydrologic and hydraulic analyses for this study were prepared by the Baltimore District of the U. S. Army Corps of Engineers (COE) for the Federal Emergency Management Agency (FEMA), under Inter-Agency Agreement No. EMW-86-E-2226, Project Order No. 27. This work was completed in September 1988.

1.3 Coordination

On December 12, 1985, an initial Consultation and Coordination Officer's (CCO) meeting was held with representatives of FEMA, the COE (the study contractor), Bradford County, and the township to determine the streams to be studied by detailed methods. During the preparation of the study, various Federal, State, and local agencies were contacted to obtain available mapping, survey data, flood history information, and other hydrologic data. Those contacted included the following: the Township of Terry, Bradford County, the Pennsylvania Departments of Transportation and Environmental Resources, the U. S. Geological Survey (USGS), the Soil Conservation Service (SCS), and the Susquehanna River Basin Commission (SRBC).

On July 26, 1989, a final CCO meeting was held with representatives of FEMA, the study contractor, and the township to review the results of the study.

2.0 AREA STUDIED

2.1 Scope of Study

This Flood Insurance Study covers the incorporated area of the Township of Terry, Bradford County, Pennsylvania. The area of study is shown on the Vicinity Map (Figure 1).

The Susquehanna River was studied by detailed methods for its entire length within the community. The areas studied by detailed methods were selected with priority given to all known flood hazard areas and areas of projected development and proposed construction through September 1993.

Sugar Run, North Branch Sugar Run, Spring Lake, Billetts Pond, and numerous unnamed streams and ponds were studied by approximate methods. Approximate analyses were used to study those areas having a low development potential or minimal flood hazards. The scope and methods of study were proposed to, and agreed upon by, FEMA and the Township of Terry.

2.2 Community Description

The Township of Terry is located in the southeast corner of Bradford County, in northeast Pennsylvania, approximately 20 miles northwest of the City of Scranton. It is bordered by the Township of Wyalusing to the north, the Township of Wilmot to the southeast, the Township of Alba to the southwest, and the Township of Asylum to the northwest. The Susquehanna River flows along the corporate limits and has a drainage area of approximately 8,272 square miles at the confluence of Wyalusing Creek. The drainage area at its confluence with Tunkhannock Creek is approximately 8,913 square miles.

2.3 Principal Flood Problems

The principal source of flooding within the township is the Susquehanna River. There are no gages located on the Susquehanna River within the township and no data are available to provide information about the magnitude and severity of past flooding in the area. There are two USGS gages located outside the township that have a long period of record (gage No. 01531500, located on the Susquehanna River at the Bridge Street bridge in Towanda; and gage No. 01532000, located on Towanda Creek near Monroeton). According to data from these gages, the flood of June 24, 1972 (Hurricane Agnes) is the flood of record for the area. No attempts have been made to determine the return frequency for the June 24, 1972 flood for this area.

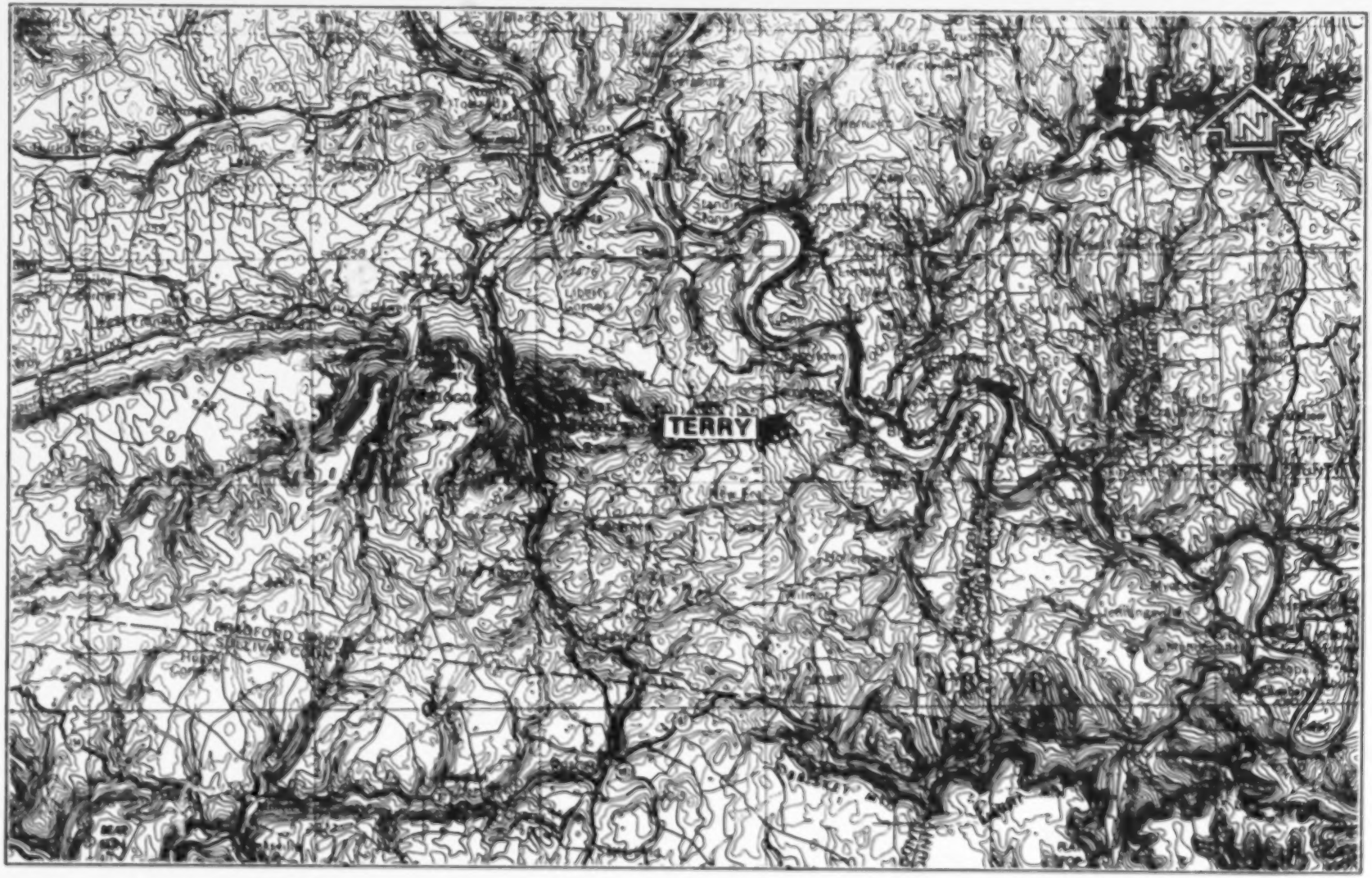


FIGURE 1

FEDERAL EMERGENCY MANAGEMENT AGENCY

TOWNSHIP OF TERRY, PA

(BRADFORD CO.)

APPROXIMATE SCALE

4 0 4 8 12 MILES

3

VICINITY MAP

2.4 Flood Protection Measures

There are no flood protection structures existing or planned within the Township of Terry.

3.0 ENGINEERING METHODS

For the flooding source studied in detail in the community, standard hydrologic and hydraulic study methods were used to determine the flood hazard data required for this study. A flood event of a magnitude which is expected to be equaled or exceeded once on the average during any 100-year period (recurrence interval) has been selected as having special significance for floodplain management and for flood insurance rates. This event, commonly termed the 100-year flood, has a 1 percent chance of being equaled or exceeded during any year. Although the recurrence interval represents the long term average period between floods of a specific magnitude, rare floods could occur at short intervals or even within the same year. The risk of experiencing a rare flood increases when periods greater than 1 year are considered. For example, the risk of having a flood which equals or exceeds the 100-year flood (1 percent chance of annual exceedence) in any 50-year period is approximately 40 percent (4 in 10), and, for any 90-year period, the risk increases to approximately 60 percent (6 in 10). The analyses reported herein reflect flooding potentials based on conditions existing in the community at the time of completion of this study. Maps and flood elevations will be amended periodically to reflect future changes.

3.1 Hydrologic Analyses

Hydrologic analyses were carried out to establish the peak discharge-frequency relationships for the flooding source studied in detail affecting the community.

Flood-frequency discharge values for the Susquehanna River were determined using statistical analyses performed for the USGS stream gage at Meshoppen. A two-station comparison was performed for the gage at Meshoppen in accordance with procedures outlined in USGS Bulletin 17B (Reference 1). This analysis extended the 10-year period of record at Meshoppen by correlating it with the 96 years of record at Wilkes-Barre. All flows were adjusted to include the effects of upstream reservoirs. Using the 100-year peak discharges at Meshoppen and Towanda, and assuming that

$$Q\ 100 = CA^{x}$$

it was determined that in this river reach, $x = 0.58$. The 100-year peak discharges for ungaged points along the Susquehanna River between Towanda and Meshoppen were interpolated logarithmically, using the ratios of the drainage areas to the 0.58 power.

A summary of the drainage area-peak discharge relationships for the stream studied by detailed methods is shown in Table 1, "Summary of Discharges."

TABLE 1 - SUMMARY OF DISCHARGES

FLOODING SOURCE AND LOCATION	DRAINAGE AREA (sq. miles)	PEAK DISCHARGE (cfs) 100-YEAR
SUSQUEHANNA RIVER		
Above confluence of Wyalusing Creek	9,272	219,400
Above confluence of Tunkhannock Creek	8,913	238,000

3.2 Hydraulic Analyses

Analyses of the hydraulic characteristics of flooding from the source studied were carried out to provide estimates of the elevations of floods of the selected recurrence intervals.

Cross sections used in the backwater analyses were obtained from field surveys and included stream and floodplain cross sections, as well as structural geometry of all bridges, culverts, and other hydraulic structures.

Locations of selected cross sections used in the hydraulic analyses are shown on the Flood Profiles (Exhibit 1) and the Flood Insurance Rate Map (Exhibit 2) where applicable.

Water-surface elevations of floods of the selected recurrence intervals were computed using the COE HEC-2 step-backwater computer program (Reference 2). Flood profiles were drawn showing computed water-surface elevations for floods of the selected recurrence intervals. The starting water-surface elevation was obtained from the Flood Insurance Study for the Township of Wilmot (Reference 3). The results of the water-surface computations are tabulated for the selected cross sections for each stream segment (Table 2).

Channel roughness factors (Manning's "n") used in the hydraulic computations were chosen by engineering judgment and based on field reconnaissance of the stream and floodplain areas (References 4 and 5). The channel "n" values ranged from 0.025 to 0.037, and the overbank "n" values ranged from 0.060 to 0.100.

The hydraulic analyses for this study were based on unobstructed flow. The flood elevations shown on the profiles are thus considered valid only if hydraulic structures remain unobstructed, operate properly, and do not fail.

All elevations are referenced to the National Geodetic Vertical Datum of 1929 (NGVD). Elevation reference marks used in this study are shown on the maps; the descriptions of the marks are presented in Elevation Reference Marks (Exhibit 3).

FLOODING SOURCE		STREAM CHANNEL			LEFT OVERBANK			RIGHT OVERBANK			100 YEAR FLOOD WATER SURFACE ELEVATION (ft. NGVD)
CROSS SECTION	DISTANCE[1] (FT.)	WIDTH (FT.)	DISCHARGE (CFS)	MEAN VELOCITY (FT./SEC.)	WIDTH (FT.)	DISCHARGE (CFS)	MEAN VELOCITY (FT./SEC.)	WIDTH (FT.)	DISCHARGE (CFS)	MEAN VELOCITY (FT./SEC.)	
Susquehanna River											
A	0	715	214,521	8.60	796.28	20,848	1.87	158.67	2,631	1.72	676.07
B	3,010	756	194,404	7.40	1,180.67	42,492	1.86	43.31	1,104	1.65	678.07
C	4,850	1,496	217,402	4.83	46.30	900	1.25	76.64	1,099	1.24	678.86
D	6,670	1,272	214,408	6.44	43.88	1,030	1.93	223.11	3,962	1.92	679.06
E	9,630	664	200,617	8.80	110.20	1,240	2.07	586.18	17,543	2.39	679.83
F	11,670	593	202,707	9.65	107.22	1,612	2.14	587.27	15,080	2.39	680.53
G	14,980	613	205,250	9.20	76.62	1,571	2.12	585.23	12,580	2.06	682.03
H	16,440	626	194,172	8.55	169.43	2,011	1.81	869.83	23,217	2.03	682.76
I	20,420	899	214,998	7.22	324.18	2,980	1.78	44.67	1,421	2.00	684.03
J	24,170	509	201,776	10.14	424.74	15,217	2.64	43.39	2,407	2.80	685.02
K	26,020	531	198,666	10.04	477.58	18,731	2.69	33.06	2,004	2.53	685.80
L	27,680	501	196,912	10.12	539.33	19,222	2.69	45.32	3,266	3.22	686.47
M	29,210	577	198,668	9.08	677.86	17,277	2.27	43.71	3,454	3.31	687.42
N	31,060	666	193,295	7.82	775.53	21,476	2.31	75.09	4,629	2.77	688.41

[1]Stream distance above corporate limits

TABLE 2

FEDERAL EMERGENCY MANAGEMENT AGENCY

TOWNSHIP OF TERRY, PA

(BRADFORD CO.)

REGULATORY DATA

SUSQUEHANNA RIVER

4.0 FLOODPLAIN MANAGEMENT APPLICATIONS

The NFIP encourages State and local governments to adopt sound floodplain management programs. Therefore, each Flood Insurance Study provides 100-year flood elevations and delineations of the 100-year floodplain boundaries to assist communities in developing floodplain management measures.

4.1 Floodplain Boundaries

To provide a national standard without regional discrimination, the 1 percent annual chance (100-year) flood has been adopted by FEMA as the base flood for floodplain management purposes. For the stream studied in detail, the 100-year floodplain boundaries have been delineated using the flood elevations determined at each cross section. Between cross sections, the boundaries were interpolated using topographic maps at a scale of 1:24,000 with a contour interval of 20 feet (Reference 6).

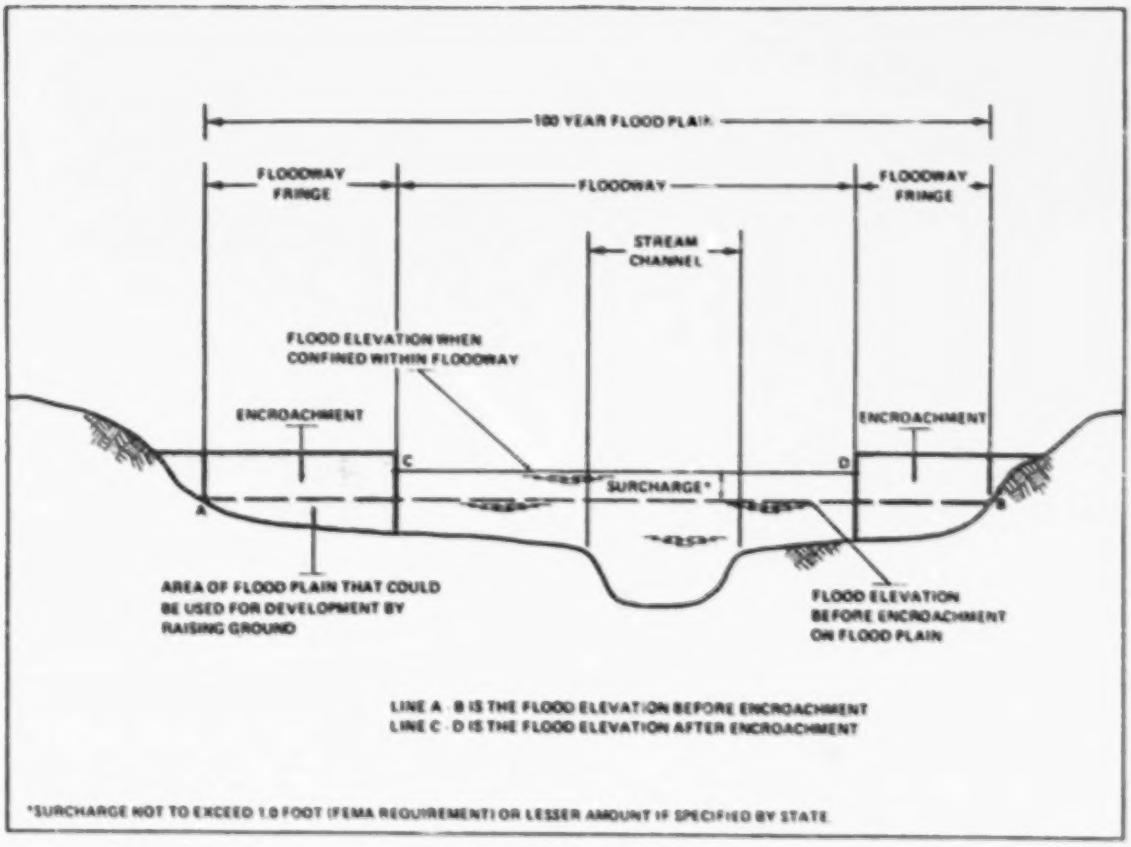
For the streams studied by approximate methods, the 100-year floodplain boundaries were delineated using the Flood Hazard Boundary Map for the Township of Terry (Reference 7).

The 100-year floodplain boundaries are shown on the Flood Insurance Rate Map (Exhibit 2). On this map, the 100-year floodplain boundary corresponds to the boundary of the areas of special flood hazards (Zone AE). Small areas within the floodplain boundaries may lie above the flood elevations but cannot be shown due to limitations of the map scale and/or lack of detailed topographic data.

4.2 Floodways

Encroachment on floodplains, such as structures and fill, reduces flood-carrying capacity, increases flood heights and velocities, and increases flood hazards in areas beyond the encroachment itself. One aspect of floodplain management involves balancing the economic gain from floodplain development against the resulting increase in flood hazard. For purposes of the National Flood Insurance Program, a floodway is used as a tool to assist local communities in this aspect of floodplain management. Under this concept, the area of the 100-year floodplain is divided into a floodway and a floodway fringe. The floodway is the channel of a stream, plus any adjacent floodplain areas, that must be kept free of encroachment so that the 100-year flood can be carried without substantial increases in flood heights. Minimum federal standards limit such increases to 1.0 foot, provided that hazardous velocities are not produced.

The area between the floodway and 100-year floodplain boundaries is termed the floodway fringe. The floodway fringe encompasses the portion of the floodplain that could be completely obstructed without increasing the water-surface elevation of the 100-year flood by more than 1.0 foot at any point. Typical relationships between the floodway and the floodway fringe and their significance to floodplain development are shown in Figure 2.


100 YEAR FLOOD PLAIN
FLOODWAY FRINGE
FLOODWAY
FLOODWAY FRINGE
STREAM CHANNEL
FLOOD ELEVATION WHEN CONFINED WITHIN FLOODWAY
ENCROACHMENT
ENCROACHMENT
C
D
SURCHARGE*
A
B
AREA OF FLOOD PLAIN THAT COULD BE USED FOR DEVELOPMENT BY RAISING GROUND
FLOOD ELEVATION BEFORE ENCROACHMENT ON FLOOD PLAIN
LINE A - B IS THE FLOOD ELEVATION BEFORE ENCROACHMENT
LINE C - D IS THE FLOOD ELEVATION AFTER ENCROACHMENT
*SURCHARGE NOT TO EXCEED 1.0 FOOT (FEMA REQUIREMENT) OR LESSER AMOUNT IF SPECIFIED BY STATE

FLOODWAY SCHEMATIC

Figure 2

No floodways were calculated as part of this study.

5.0 INSURANCE APPLICATIONS

For flood insurance rating purposes, flood insurance zone designations are assigned to a community based on the results of the engineering analyses. The zones are as follows:

Zone A

Zone A is the flood insurance rate zone that corresponds to the 100-year floodplains that are determined in the Flood Insurance Study by approximate methods. Because detailed hydraulic analyses are not performed for such areas, no base flood elevations or depths are shown within this zone.

Zone AE

Zone AE is the flood insurance rate zone that corresponds to the 100-year floodplains that are determined in the Flood Insurance Study by detailed methods. In most instances, whole-foot base flood elevations derived from the detailed hydraulic analyses are shown at selected intervals within this zone.

Zone AH

Zone AH is the flood insurance rate zone that corresponds to the areas of 100-year shallow flooding (usually areas of ponding) where average depths are between 1 and 3 feet. Whole-foot base flood elevations derived from the detailed hydraulic analyses are shown at selected intervals within this zone.

Zone AO

Zone AO is the flood insurance rate zone that corresponds to the areas of 100-year shallow flooding (usually sheet flow on sloping terrain) where average depths are between 1 and 3 feet. Average whole-depths derived from the detailed hydraulic analyses are shown within this zone.

Zone A99

Zone A99 is the flood insurance rate zone that corresponds to areas of the 100-year floodplain that will be protected by a Federal flood protection system where construction has reached specified statutory milestones. No base flood elevations or depths are shown within this zone.

Zone V

Zone V is the flood insurance rate zone that corresponds to the 100-year coastal floodplains that have additional hazards associated with storm waves. Because approximate hydraulic analyses are performed for such areas, no base flood elevations are shown within this zone.

Zone VE

Zone VE is the flood insurance rate zone that corresponds to the 100-year coastal floodplains that have additional hazards associated with storm waves. Whole-foot base flood elevations derived from the detailed hydraulic analyses are shown at selected intervals within this zone.

Zone X

Zone X is the flood insurance rate zone that corresponds to areas outside the 500-year floodplain, areas within the 500-year floodplain, and to areas of 100-year flooding where average depths

Zone X (continued)

are less than 1 foot, areas of 100-year flooding where the contributing drainage area is less than 1 square mile, and areas protected from the 100-year flood by levees. No base flood elevations or depths are shown within this zone.

Zone D

Zone D is the flood insurance rate zone that corresponds to unstudied areas where flood hazards are undetermined, but possible.

6.0 FLOOD INSURANCE RATE MAP

The Flood Insurance Rate Map is designed for flood insurance and floodplain management applications.

For flood insurance applications, the map designates flood insurance rate zones as described in Section 5.0 and, in the 100-year floodplains that were studied by detailed methods, shows selected whole-foot base flood elevations or average depths. Insurance agents use the zones and base flood elevations in conjunction with information on structures and their contents to assign premium rates for flood insurance policies.

For floodplain management applications, the map shows by tints, screens, and symbols, the 100-year floodplain. The locations of selected cross sections used in the hydraulic analyses are shown where applicable.

7.0 OTHER STUDIES

Flood Insurance Studies are currently being prepared for the Townships of Wyalusing and Wilmot and the Borough of Wyalusing (References 8, 3, and 9). The results of those studies will be in exact agreement with the results of this study.

Because it is based on more detailed analyses, this study supersedes the Flood Hazard Boundary Map for the Township of Terry (Reference 7).

8.0 LOCATION OF DATA

Information concerning the pertinent data used in preparation of this study can be obtained by contacting FEMA, the Natural and Technological Hazards Division, Liberty Square Building (Second Floor), 105 South Seventh Street, Philadelphia, Pennsylvania 19106.

9.0 BIBLIOGRAPHY AND REFERENCES

1. U. S. Department of the Interior, Geological Survey, Office of Water Data Collection, Interagency Advisory Committee on Water Data, "Guidelines for Determining Flood Flow Frequency," Bulletin 17B, Reston, Virginia, Revised September 1981.

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3. Federal Emergency Management Agency, Flood Insurance Study, Township of Wilmot, Bradford County, Pennsylvania (Unpublished).

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5. U. S. Department of the Interior, Geological Survey, Water-Supply Paper 1849, Roughness Characteristics of Natural Channels by Harry H. Barnes, Jr., Washington, D. C. 1967.

6. U. S. Department of the Interior, Geological Survey, 7.5-Minute Series Topographic Maps, Scale 1:24,000, Contour Interval 20 Feet: Colley, Pennsylvania, 1969; Dushore, Pennsylvania, 1969; Monroeton, Pennsylvania, 1982; Wyalusing, Pennsylvania, 1969.

7. U. S. Department of Housing and Urban Development, Federal Insurance Administration, Flood Hazard Boundary Map, Township of Terry, Bradford County, Pennsylvania, October 18, 1974.

8. Federal Emergency Management Agency, Flood Insurance Study, Township of Wyalusing, Bradford County, Pennsylvania (Unpublished).

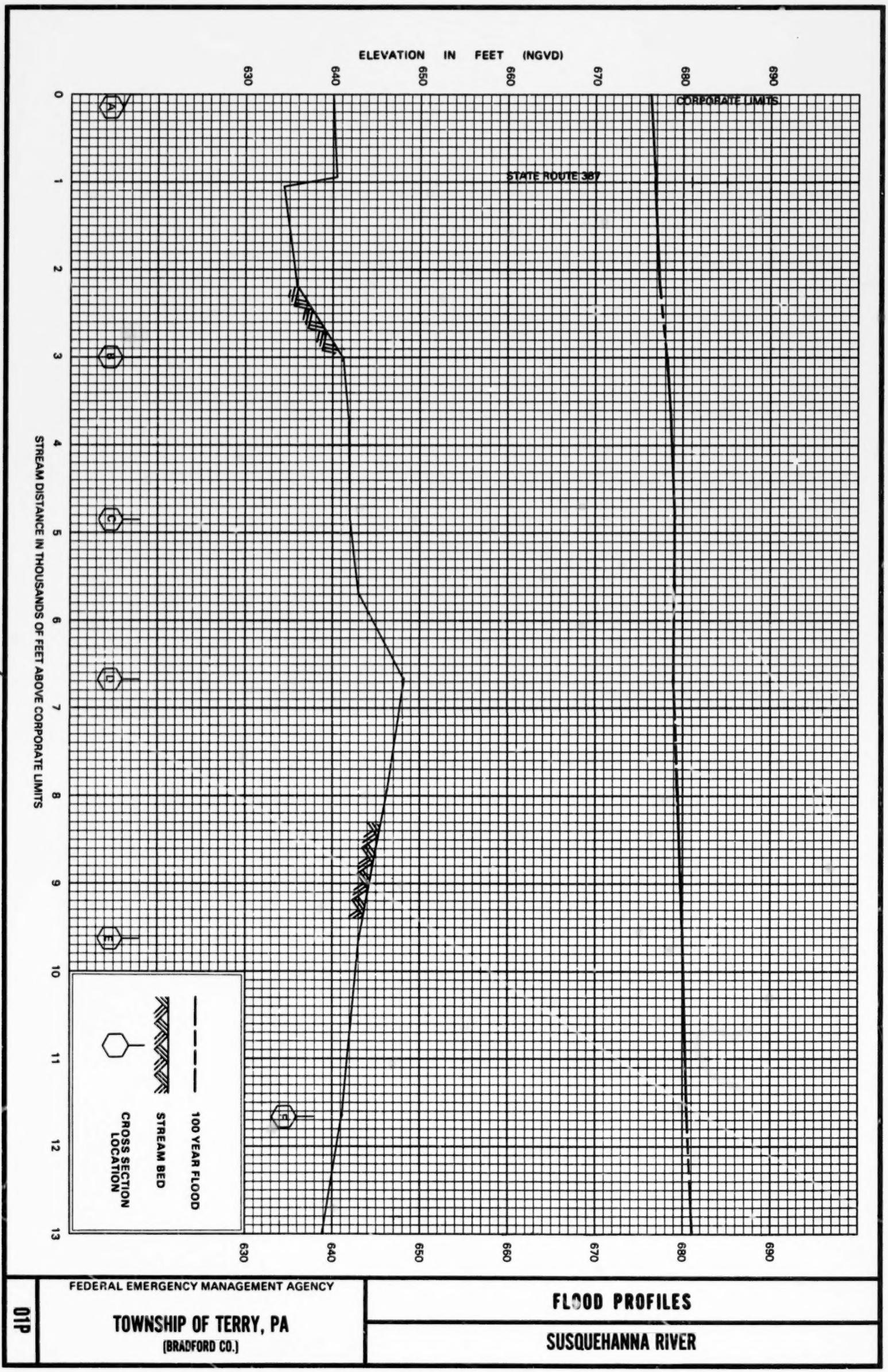
9. Federal Emergency Management Agency, Flood Insurance Study, Borough of Wyalusing, Bradford County, Pennsylvania (Unpublished).

EXHIBIT 3 - ELEVATION REFERENCE MARKS

Reference Mark	FIRM Panel	Elevation (Feet NGVD)	Description of Location
RM 1	05	749.92	Northernmost corner of stone step at front entrance to two-story white frame house, approximately 6 feet northeast of front door, approximately 10.2 feet southeast of north corner of porch, approximately 1 foot above ground, approximately 1 foot below porch, approximately 70 feet southeast of centerline of Cherrytown Road.
RM 2	05	743.40	X cut in southeast corner of concrete walk next to front door step of 2.5-story wood frame house, approximately 66 feet southwest of centerline of Cherrytown Road, approximately 19 feet southeast of northeast corner of house, approximately 108 feet southwest of westernmost silo.
RM 3	05	717.38	X cut in southeast corner of rock slab in front of Terrytown Tabernacle, old 1.5-story wood frame church, approximately 25 feet south of northwest corner of church, approximately 103 feet east of centerline of Cherrytown Road, approximately 63 feet north of cemetery gate.
RM 4	05	675.21	X cut in southwest corner of upstream right bank concrete wing wall of highway bridge, approximately 23 feet northwest of centerline of State Route 187, approximately 15 feet southwest of centerline of creek.
RM 5	05	679.01	X cut in southwest corner of middle concrete step (first ground step) of front stoop of trailer, approximately 57 feet west of centerline of State Route 187, approximately 15 feet northeast of southeast corner of trailer.
RM 6	05	677.73	X cut in northeast corner of concrete headwall along State Route 187, approximately 18 feet west of centerline of State Route 187, approximately 2,800 feet northwest of bridge over the Susquehanna River.

EXHIBIT 3 - ELEVATION REFERENCE MARKS - continued

Reference Mark	FIRM Panel	Elevation (Feet NGVD)	Description of Location
RM 7	05	679.574	PDH standard disk, stamped 62 HLZ 1968 USGS, in southwest wing wall of State Route 387 bridge over the Susquehanna River, approximately 0.4 mile west of Wyalusing Valley High School.



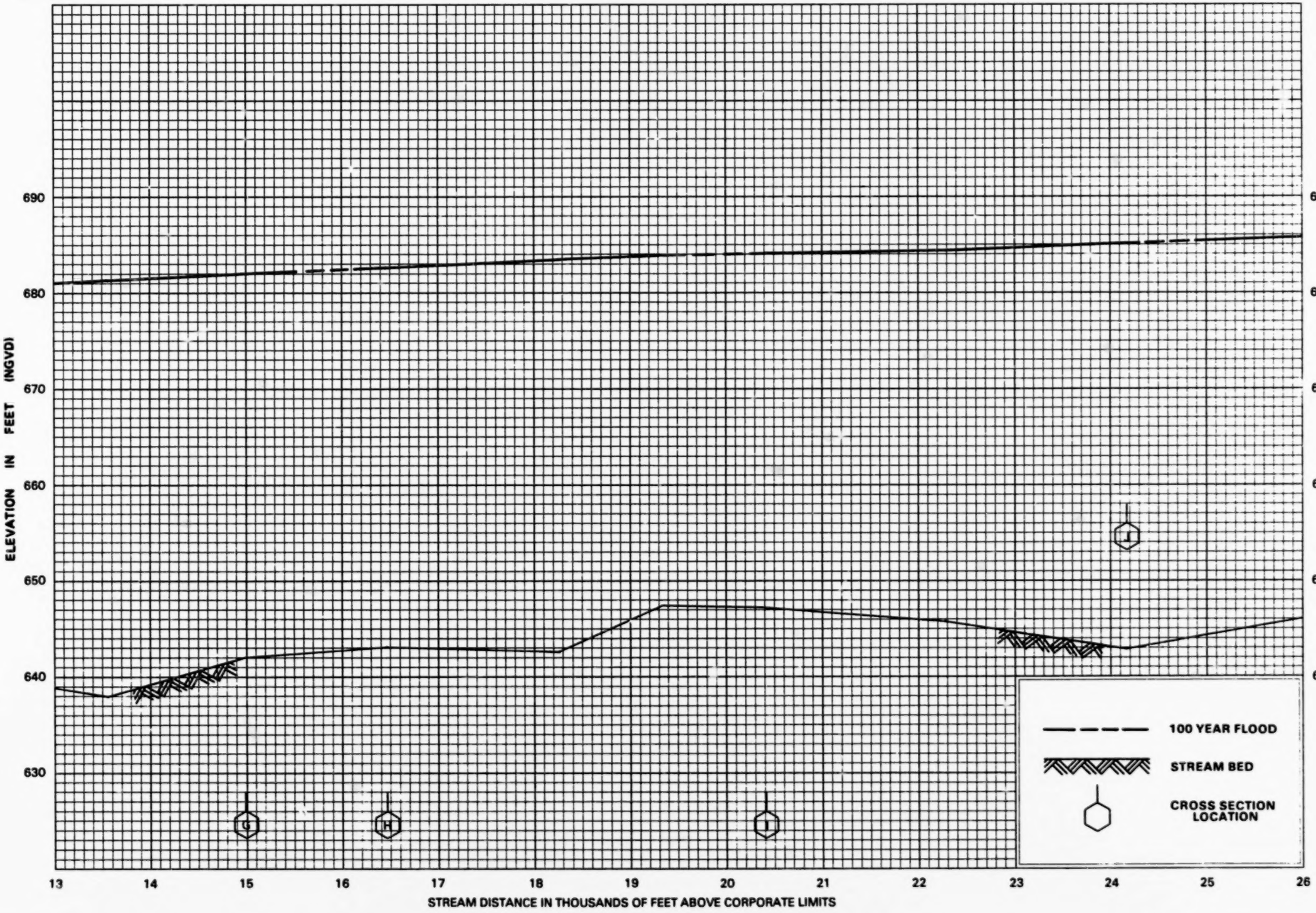
FEDERAL EMERGENCY MANAGEMENT AGENCY

TOWNSHIP OF TERRY, PA
(BRADFORD CO.)

FLOOD PROFILES

SUSQUEHANNA RIVER

01P



FLOOD PROFILES

SUSQUEHANNA RIVER

FEDERAL EMERGENCY MANAGEMENT AGENCY

TOWNSHIP OF TERRY, PA

(BRADFORD CO.)

02P

FLOOD PROFILES

SUSQUEHANNA RIVER

FEDERAL EMERGENCY MANAGEMENT AGENCY

TOWNSHIP OF TERRY, PA

(BRADFORD CO.)

03P